

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
John Jay Marhefka
Suzanne Marhefka
Debtors

Case No. 18-04743-MJC
Chapter 13

District/off: 0314-5
Date Rcvd: Jan 02, 2024

User: AutoDocke
Form ID: 3180W

Page 1 of 4
Total Noticed: 46

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 04, 2024:

Recip ID	Recipient Name and Address
db/jdb 5129060	+ John Jay Marhefka, Suzanne Marhefka, 1122 N. Main Ave., Scranton, PA 18508-2110 + Law offices of Tullio DeLuca, 381 N. 9th Avenue, Scranton, PA 18504-2005

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/Text: ECMCBKNotices@ecmc.org	Jan 02 2024 19:23:00	ECMC, ECMC, PO Box 16408, St. Paul, MN 55116-0408
5144957	Email/Text: Bankruptcy@absoluteresolutions.com	Jan 02 2024 19:23:00	Absolute Resolutions Investments, LLC, c/o Absolute Resolutions Corporation, 8000 Norman Center Drive, Suite 350, Bloomington, MN 55437
5129047	+ EDI: TSYS2	Jan 03 2024 00:21:00	Barclays, Card Services, P.O. Box 8802, Wilmington, DE 19899-8802
5129048	+ EDI: CITICORP	Jan 03 2024 00:21:00	Best Buy Credit Services, PO Box 790441, St. Louis, MO 63179-0441
5129049	+ EDI: CAPITALONE.COM	Jan 03 2024 00:21:00	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
5137473	EDI: CAPITALONE.COM	Jan 03 2024 00:21:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
5148370	Email/PDF: bncnotices@becket-lee.com	Jan 02 2024 19:22:58	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5129050	+ EDI: WFNNB.COM	Jan 03 2024 00:21:00	Comenity Bank/Boscovs, Bankruptcy Department, P.O. Box 183003, Columbus, OH 43218-3003
5129051	EDI: WFNNB.COM	Jan 03 2024 00:21:00	Comenity Bank/Game Stop, Bankruptcy Department, P.O. Box 183003, Columbus, OH 43218-3003
5129052	EDI: WFNNB.COM	Jan 03 2024 00:21:00	Comenity Bank/Lane Bryant, Bankruptcy Department, P.O. Box 182273, Columbus, OH 43218-2273
5129053	EDI: DISCOVER	Jan 03 2024 00:21:00	Discover, P.O. Box 30943, Salt Lake City, UT 84130
5129054	EDI: DISCOVER	Jan 03 2024 00:21:00	Discover Bank, P.O. Box 3025, New Albany, OH 43054-3025
5130518	EDI: DISCOVER	Jan 03 2024 00:21:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
5158430	Email/Text: ECMCBKNotices@ecmc.org	Jan 02 2024 19:23:00	ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408

5158431	Email/Text: ECMCBKNotices@ecmc.org	Jan 02 2024 19:23:00	ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408, ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
5129055	Email/Text: collecadminbankruptcy@fnni.com	Jan 02 2024 19:23:00	First Bankcard, P.O. Box 3696, Omaha, NE 68103
5129056	EDI: CITICORP	Jan 03 2024 00:21:00	Goodyear Credit Plan, P.O. Box 6403, Sioux Falls, SD 57117-6403
5129057	+ EDI: CITICORP	Jan 03 2024 00:21:00	Home Depot Credit Services, PO Box 790328, St Louis, MO 63179-0328
5129059	Email/Text: PBNCNotifications@perituservices.com	Jan 02 2024 19:23:00	Kohl's, P.O. Box 3004, Milwaukee, WI 53201-3004
5543396	+ Email/PDF: resurgentbknotifications@resurgent.com	Jan 02 2024 19:22:52	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
5543397	+ Email/PDF: resurgentbknotifications@resurgent.com	Jan 02 2024 19:22:51	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603, LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
5135987	^ MEBN	Jan 02 2024 19:17:28	Nelnet on behalf of ASA, PO Box 16129, St. Paul, MN 55116-0129
5129061	+ Email/Text: electronicbkydocs@nelnet.net	Jan 02 2024 19:23:00	Nelnet/Educational Financial, 3015 S. Parker Rd., Ste. 400, Aurora, CO 80014-2904
5150979	EDI: PRA.COM	Jan 03 2024 00:22:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5129321	+ EDI: RECOVERYCORP.COM	Jan 03 2024 00:22:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5147053	EDI: Q3G.COM	Jan 03 2024 00:22:00	Quantum3 Group LLC as agent for, MOMA Trust LLC, PO Box 788, Kirkland, WA 98083-0788
5129062	+ EDI: CITICORP	Jan 03 2024 00:21:00	Sears, 7920 NW 110th St, Kansas City, MO 64153-1270
5129063	Email/Text: bankruptcy@bbandt.com	Jan 02 2024 19:23:00	Sun Trust Bank, P.O. Box 85024, Richmond, VA 23285-5024
5151087	+ EDI: SYNC	Jan 03 2024 00:21:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
5129065	EDI: SYNC	Jan 03 2024 00:21:00	Synchrony Bank/Amazon.com, Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060
5129066	EDI: SYNC	Jan 03 2024 00:21:00	Synchrony Bank/Dick's Sporting Goods, Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060
5129067	EDI: SYNC	Jan 03 2024 00:21:00	Synchrony Bank/Home Design NAHFA, Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060
5129068	EDI: SYNC	Jan 03 2024 00:21:00	Synchrony Bank/JC Penney, Attn: Bankruptcy Dept., PO Box 965060, Orlando, FL 32896-5060
5129069	EDI: SYNC	Jan 03 2024 00:21:00	Synchrony Bank/Lowes, Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060
5129070	EDI: SYNC	Jan 03 2024 00:21:00	Synchrony Bank/Old Navy, Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060
5129071	EDI: SYNC	Jan 03 2024 00:21:00	Synchrony Bank/Sam's Club, Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060
5129072	EDI: SYNC	Jan 03 2024 00:21:00	Synchrony Bank/Score Card, Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060
5129073	EDI: SYNC	Jan 03 2024 00:21:00	Synchrony Bank/TJX Co. PLCC, Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, FL

5129074	EDI: SYNC		32896-5060
5129075	EDI: SYNC	Jan 03 2024 00:21:00	Synchrony Bank/Toys R Us, Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060
5129076	EDI: SYNC	Jan 03 2024 00:21:00	Synchrony Bank/Wal-Mart, Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060
5129077	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Jan 02 2024 19:23:00	Toyota Financial Services, Attn: Bankruptcy Dept., P.O. Box 8026, Cedar Rapids, IA 52408-8026
5150793	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Jan 02 2024 19:23:00	Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
5150520	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Jan 02 2024 19:23:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

TOTAL: 44

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5129058	*+	John Jay Marhefka, 1122 N. Main Ave., Scranton, PA 18508-2110
5543400	*+	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
5543403	*+	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
5543401	*+	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603, LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
5543404	*+	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603, LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
5129064	*+	Suzanne Marhefka, 1122 N. Main Ave., Scranton, PA 18508-2110

TOTAL: 0 Undeliverable, 8 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 04, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 2, 2024 at the address(es) listed below:

Name	Email Address
Jack N Zaharopoulos	TWeef@pamd13trustee.com
James Warmbrodt	on behalf of Creditor Toyota Lease Trust bkgroup@kmlawgroup.com

District/off: 0314-5
Date Rcvd: Jan 02, 2024

User: AutoDocke
Form ID: 3180W

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Tullio DeLuca on behalf of Debtor 2 Suzanne Marhefka tullio.deluca@verizon.net
Tullio DeLuca on behalf of Debtor 1 John Jay Marhefka tullio.deluca@verizon.net
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1 John Jay Marhefka
First Name _____ Middle Name _____ Last Name _____

Social Security number or ITIN xxx-xx-2198
EIN _____

Debtor 2 Suzanne Marhefka
(Spouse, if filing)
First Name _____ Middle Name _____ Last Name _____

Social Security number or ITIN xxx-xx-1155
EIN _____

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:18-bk-04743-MJC

Order of Discharge**12/18**

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

John Jay Marhefka
aka John J. Marhefka, aka John Marhefka

Suzanne Marhefka

By the
court:

1/2/24



Mark J. Conway, United States
Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

Form 3180W

Chapter 13 Discharge

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- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.